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SECURITIES AND EXCHANGE COMMISSION

Washington D. C. 20549

* United Missouri Bank Defined Contribution 12-31 per check *

Quarterly Report Under Section 13 or 15(d) of
the Securities Exchange Act of 1934

S 99-29848

For the Quarter Ended January 31, 1992 Commission File 2-58109

United Missouri Bank Master Plan and Trust for Self-Employed Individuals; UMB-AGPA Master Plan and Trust for Self-Employed Individuals; and Super Keogh Plans and Trusts for Partnership Employers

UNITED MISSOURI BANK, N.A., (As Trustee)
Trust Department
1010 Grand Avenue
Kansas City, Missouri 64106
Tax Identification No. None
(816) 860-7700

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Indicate by check mark whether the registrant (a) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding twelve months (or for such shorter period that the registrant was required to file such reports) and (2) has been subject to such filing requirements for the past 90 days.

Yes X No _____

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UNITED MISSOURI BANK, N.A.
FUND FOR POOLING EQUITY INVESTMENTS OF EMPLOYEES TRUSTS
STATEMENT OF ASSETS AND LIABILITIES

	FY ENDED 10-31-91		THREE MONTHS ENDED 01-31-92	
	COST	MARKET	COST	MARKET
ASSETS:				
Common Stock	$54,564,470	$94,162,823	$60,441,854	$102,613,533
Corporate Convertible Bonds	600,000	750,000	600,000	768,000
Commercial Paper	32,479,993	32,479,993	32,638,790	32,638,790
Other Investments	673,718	673,718	642,707	642,707
	$88,318,181	$128,066,534	$94,323,351	$136,663,030
Cash		-		-
Interest and Dividends Receivable		277,602		199,995
Amount Due for Securities Sold		-		-
Total Assets		$128,344,136		$136,863,025
LIABILITIES:				
Audit Fees Payable		$ 9,840		$ 2,500
Amount Due for Securities Purchased		-		-
Total Liabilities		$ 9,840		$ 2,500
PARTICIPANTS' INTEREST:				
$219.013124 unit on 585,966 units outstanding		$128,334,296		
$226.313973 unit on 604,737 units outstanding				$136,860,525
Total Liabilities and Owners Equity		$128,344,136		$136,863,025

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UNITED MISSOURI BANK OF KANSAS CITY, N.A.
FUND FOR POOLING EQUITY INVESTMENTS OF EMPLOYEES TRUSTS
STATEMENT OF OPERATIONS

	FY ENDED 10-31-91	THREE MONTHS ENDED 01-31-92
INVESTMENT INCOME:		
Interest	$ 1,943,871	$ 419,181
Dividends	2,733,850	683,427
Gross Investment Income	4,677,721	1,102,608
Less: Audit Expense & Foreign Taxes	20,508	6,613
Net Investment Income	$ 4,657,213	$ 1,095,995
REALIZED AND UNREALIZED GAIN/(LOSS) ON INVESTMENTS:		
Realized Gain/(Loss) on Sale of Investments:		
Proceeds from Sales	$362,579,706	$102,729,964
Cost of Securities Sold	361,882,863	102,005,605
Net Realized Gain/(Loss)	$ 696,843	$ 724,359
Unrealized Gain/(Loss) on Investments:		
Beginning of Period	$ 19,248,263	$ 39,748,353
End of Period	39,748,353	42,339,679
Net Unrealized Gain/(Loss)	$ 20,500,090	$ 2,591,326
NET REALIZED AND UNREALIZED GAIN/(LOSS) ON INVESTMENTS	$ 21,196,933	$ 3,315,685

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UNITED MISSOURI BANK, N.A.
FUND FOR POOLING EQUITY INVESTMENTS OF EMPLOYEES TRUSTS
STATEMENT OF PARTICIPANTS' INTEREST

	FY ENDED 10-31-91	THREE MONTHS ENDED 01-31-92
PARTICIPANTS' INTEREST AT BEGINNING OF PERIOD	$93,066,739	$128,334,296
CHANGES FROM INVESTMENT ACTIVITIES:		
Net Investment Income	$ 4,657,213	$ 1,095,995
Net Realized Gain/(Loss) on Sales of Investments	696,843	724,359
Net Unrealized Gain/(loss) on Investments	20,500,090	2,591,326
Net Increase/(Decrease) From Investment Activity	$25,854,146	$ 4,411,680
CHANGES FROM PARTICIPATING UNIT TRANSACTIONS:		
Received From Issuance of: 116,034 Units	$23,628,231	
34,774 Units		$ 8,267,261
Payment on Redemption of: 71,028 Units	14,214,820	
16,003 Units		4,152,712
Net Increase/(Decrease) From Participating Unit Transactions	$ 9,413,411	$ 4,114,549
PARTICIPANTS' INTEREST AT END OF PERIOD	$128,334,296	$136,860,525

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UNITED MISSOURI BANK, N.A.
FUND FOR POOLING DEBT INVESTMENTS OF EMPLOYEES TRUSTS
STATEMENT OF ASSETS AND LIABILITIES

	FY ENDED 10-31-91		THREE MONTHS ENDED 01-31-92	
	COST	MARKET	COST	MARKET
ASSETS:				
U. S. Government Obligations & Agency Obligations	$79,152,141	$82,637,596	$80,995,671	$84,729,744
Corporate Non-Convertible Securities	24,512,316	25,657,881	29,065,793	30,336,383
Notes Receivable	61,212	59,271	61,212	59,814
Other Investments	3,064,828	3,064,828	1,352,271	1,352,271
State & Municipal Obligations	728,625	743,125	728,625	765,455
	$107,519,122	$112,162,701	$112,203,572	$117,243,667
Cash		-		-
Interest Receivable		3,306,612		3,441,201
Amount Due for Securities Sold		-		-
Total Assets		$115,469,313		$120,684,868
LIABILITIES:				
Audit Fees Payable		$ 9,785		$ 2,446
Amount Due for Securities Purchased		-		-
Total Liabilities		$ 9,785		$ 2,446
PARTICIPANTS' INTEREST:				
$85.66 unit on 1,347,915 units outstanding		$115,459,528		
$87.97 unit on 1,371,867 units outstanding				$120,682,422
Total Liabilities and Owners Equity		$115,469,313		$120,684,868

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UNITED MISSOURI BANK, N.A.
FUND FOR POOLING DEBT INVESTMENTS OF EMPLOYEES TRUSTS
STATEMENT OF OPERATIONS

	FY ENDED 10-31-91	THREE MONTHS ENDED 01-31-92
INVESTMENT INCOME:		
Interest	$ 8,451,501	$ 2,338,011
Less: Audit Expense	10,868	(2,446)
Net Investment Income	$ 8,440,633	$ 2,335,565
REALIZED AND UNREALIZED GAIN/(LOSS) ON INVESTMENTS:		
Realized Gain/Loss on Sale of Investments:		
Proceeds from Sales	$ 65,232,397	$ 18,491,806
Cost of Securities Sold	65,223,792	18,064,675
Net Realized Gain/(Loss)	8,605	427,131
Unrealized Gain/(Loss) on Investments:		
Beginning of Period	(380,393)	4,643,579
End of Period	4,643,579	5,040,095
Net Unrealized Gain/(Loss)	5,023,972	396,516
NET REALIZED AND UNREALIZED GAIN/(LOSS) ON INVESTMENTS	$5,032,577	$ 823,647

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UNITED MISSOURI BANK, N.A.
FUND FOR POOLING DEBT INVESTMENTS OF EMPLOYEES TRUSTS
STATEMENT OF PARTICIPANTS' INTEREST

	FY ENDED 10-31-91	THREE MONTHS ENDED 01-31-92
PARTICIPANTS' INTEREST AT BEGINNING OF PERIOD	$76,229,699	$115,459,528
CHANGES FROM INVESTMENT ACTIVITIES:		
Net Investment Income	$ 8,440,633	$ 2,335,565
Net Realized Gain/(Loss) on Sales of Investments	8,605	427,131
Net Unrealized Gain/(loss) on Investments	5,023,972	396,516
Net Increase/(Decrease) From Investment Activity	$13,473,210	$ 3,159,212
CHANGES FROM PARTICIPATING UNIT TRANSACTIONS:		
Received From Issuance of: 468,041 Units	$37,206,025	
65,728 Units		$ 5,729,795
Payment on Redemption of: 143,099 Units	11,449,406	
41,776 Units		3,666,112
Net Increase/(Decrease) From Participating Unit Transactions	$ 25,756,619	$ 2,063,683
PARTICIPANTS' INTEREST AT END OF PERIOD	$115,459,528	$120,682,423

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UNITED MISSOURI BANK OF KANSAS CITY, N.A.
POOLED INCOME FUND FOR EMPLOYEES TRUSTS
STATEMENT OF ASSETS AND LIABILITIES

	FY ENDED 10-31-91		THREE MONTHS ENDED 01-31-92	
	COST	MARKET	COST	MARKET
ASSETS:				
U. S. Government Obligations & Agency Obligations	$16,471,265	$16,471,265	$19,422,175	$19,422,175
Commercial Paper	69,564,153	69,564,153	$62,383,604	$62,383,604
Other Investments	8,956,335	8,956,335	3,938,340	3,938,340
	$94,991,753	$94,991,753	$85,744,119	$85,744,119
Cash		-		-
Interest Receivable		368,558		317,504
Receivable for Securities Sold		-		-
Total Assets		$95,360,311		$86,061,623
LIABILITIES:				
Audit Fees Payable		$ 3,375		$ 844
Payable for Securities Purchased		-		-
Total Liabilities		$ 3,375		$ 844
PARTICIPANTS' INTEREST:				
$39.847791 unit on 2,391,427 units outstanding		$95,356,936		
$40.373926 unit on 2,131,593 units outstanding				$86,060,779
Total Liabilities and Owners Equity		$95,360,311		$86,061,623

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UNITED MISSOURI BANK, N.A.
POOLED INCOME FUND FOR EMPLOYEES TRUSTS
STATEMENT OF OPERATIONS

	FY ENDED 10-31-91	THREE MONTHS ENDED 01-31-92
INVESTMENT INCOME:		
Interest	$ 6,087,342	$ 1,125,163
Less: Audit Expense	3,735	844
Net Investment Income	$ 6,083,607	$ 1,124,319
REALIZED AND UNREALIZED GAIN/(LOSS) ON INVESTMENTS:		
Realized Gain/(Loss) on Investments:		
Proceeds from Sales	$729,787,183	$163,930,790
Cost of Securities Sold	729,787,183	$163,930,790
Net Realized Gain/(Loss)	-0-	-0-
Unrealized Gain/(Loss) on Investments:		
Beginning of Period	-0-	-0-
End of Period	-0-	-0-
Net Unrealized Gain/(Loss)	-0-	-0-
NET REALIZED AND UNREALIZED GAIN/(LOSS) ON INVESTMENTS	$ -0-	$ -0-

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UNITED MISSOURI BANK, N.A.
POOLED INCOME FUND FOR EMPLOYEES TRUSTS
STATEMENT OF PARTICIPANTS' INTEREST

	FY ENDED 10-31-91	THREE MONTHS ENDED 01-31-92
PARTICIPANTS' INTEREST AT BEGINNING OF PERIOD	$ 84,314,828	$ 95,356,936
CHANGES FROM INVESTMENT ACTIVITIES:		
Net Investment Income	$ 6,083,607	$ 1,124,319
Net Realized Gain/(Loss) on Sales of Investments	-0-	-0-
Net Unrealized Gain/(loss) on Investments	-0-	-0-
Net Increase/(Decrease) From Investment Activity	$ 6,083,607	$ 1,124,319
CHANGES FROM PARTICIPATING UNIT TRANSACTIONS:		
Received From Issuance of: 1,042,500 Units	$ 40,070,650	
381,096 Units		$ 5,144,496
Payment on Redemption of: 906,912 Units	35,112,149	
712,030 Units		15,564,972
Net Increase/(Decrease) From Participating Unit Transactions	$ 4,958,501	$(10,420,476)
PARTICIPANTS' INTEREST AT END OF PERIOD	$ 95,356,936	$ 86,060,779

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Part I-B Footnotes to Financial Statements

No material changes from last fiscal yearend.

Part I-C Trustees Comments on Financial Statements

Pooled Equity Fund For the quarter, the fund had a total return of 3.33% versus 4.95% and 5.83% for the Standard & Poors 500 Index and the Dow Jones Industrial Index respectively. During the 12 months ended January 31, 1992, the return on the fund was 16.73% versus 22.65% for the Standard & Poors 500 Index and 2.58% for the Dow Jones Industrial Index. The estimated cash yield on the fund as of the end of the quarter was 3.28%.

Pooled Debt Fund The portfolio has a weighted average life of about 6.7 years. About 72% of the portfolio is invested in Government & Agency Issues and about 58% of the portfolio will mature within five years. The total funds' return was 2.70% for the quarter and 13.20% for the 12 months ended January 31, 1992. Comparable returns for the Lehman Government/Corporate Intermediate Index were 2.68% and 12.44%. At quarter end, the current yield was estimated at 8.49% while the weighted yield to maturity was 7.02%.

Pooled Income Fund The fund continues to be invested in short term Government & Agency Obligations, high quality Commercial Paper and liquid Guaranteed Insurance Contracts. The return on the fund for the past quarter was 1.25%. A return of 5.94% was earned for the 12 months ended January 31, 1992. The fund had an average maturity of 35 days and a weighted yield to maturity of 4.27% at the close of the quarter.

Part I-D Other Financial Information

Form 8-K was not required to be filed during the three months ended January 31, 1992, because there were no material, unusual charges or credits to operations and there was no change in independent accountants.

Part I-E Sale of Unregistered Securities

Not Applicable.

Part II Other Information

Not Applicable.

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

UNITED MISSOURI BANK, NATIONAL ASSOCIATION
as Trustee

By Stephen A. Campbell
Senior Vice President

By
Executive Vice President and
Trust Accounting Officer